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RANKING MEMBER

ONE HUNDRED FOURTEENTH CONGRESS
Congress of the United States
House of Representatives
COMMITTEE ON ENERGY AND COMMERCE
2125 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-6115
Majority (202) 225-2927
Minority (202) 225-3641

October 5, 2015

Mr. Mike Kreidler
Insurance Commissioner
Washington State
P.O. Box 40255
Olympia, WA 98504

Dear Mr. Kreidler:

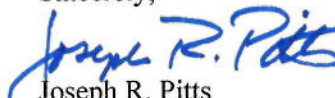
Thank you for appearing before the Subcommittee on Health on September 9, 2015, to testify at the hearing entitled "Protecting Affordable Coverage for Employees."

Pursuant to the Rules of the Committee on Energy and Commerce, the hearing record remains open for ten business days to permit Members to submit additional questions for the record, which are attached. The format of your responses to these questions should be as follows: (1) the name of the Member whose question you are addressing, (2) the complete text of the question you are addressing in bold, and (3) your answer to that question in plain text.

To facilitate the printing of the hearing record, please respond to these questions with a transmittal letter by the close of business on October 19, 2015. Your responses should be mailed to Graham Pittman, Legislative Clerk, Committee on Energy and Commerce, 2125 Rayburn House Office Building, Washington, DC 20515 and e-mailed in Word format to graham.pittman@mail.house.gov.

Thank you again for your time and effort preparing and delivering testimony before the Subcommittee.

Sincerely,


Joseph R. Pitts
Chairman
Subcommittee on Health

cc: The Honorable Gene Green, Ranking Member, Subcommittee on Health

Attachment

Attachment — Additional Questions for the Record

The Honorable Representative Blackburn

As a result of the ACA, small and midsize employers are now prohibited from utilizing employer payment plans, or reimbursing their employees for the purchase of individual market health insurance. Continuing to do so now has a \$36,500 per employee per year penalty. Many smaller businesses pursued this arrangement because they were unable to obtain or afford an expensive small group health insurance plan. In 2016, more businesses will be subject to this expensive marketplace. Ultimately, the ACA had led to fewer choices and costly plans and penalties.

1. Do you know how many businesses or individuals in your states obtained insurance through employer payment plans (sometimes referred to as health reimbursement accounts)?
2. Does prohibiting employer payment plans and reimbursement for individual plans, like through an HRA, mean more or fewer choices for small businesses and individuals?
3. Do you believe these businesses will add an expensive group benefit or drop assistance altogether?